

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/991,497
				Filing Date	November 15, 2001
				First Named Inventor	Allen-Rouman, Terry
				Art Unit	3691
				Examiner Name	Chencinski, Siegfried E.
Sheet	1	of	2	Attorney Docket Number	020375-002720US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-2002-0004783	Jan-2002	Paltenghe et al.	
	AB	US-2002-0055909	5-1-2002	Fung et al.	
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	AF	US-5,220,501	6-15-1993	Lawlor et al.	
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Examiner Signature				Date Considered	

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	BE	US-6,761,309	7-13-2004	Stoutenburg et al.	
	BF	US-7,089,202	Aug-2006	McNamar et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	BG	EP	949596	A2	10-13-1999	Charels Golvin et al.		<input type="checkbox"/>
	BH	WO	00/67177	A2	11-09-2000	Max Levchinn et al.		<input type="checkbox"/>
	BI	WO	01 /04816	A1	01-18-2001	Richard Elder		<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BJ	Business Wire, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau", 1999-09-14 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 2 pages.	<input type="checkbox"/>
	BK	CONFINITY, INC., PayPal.com, How PayPal.com Works, download from website http://www.paypal.com on 2-7-2000, 7 pages	<input type="checkbox"/>
	BL	Mastercard International, <i>Secure Payment Application (SPA)</i> , http://www.mastercardintl.com/newtechnology/e-commerce/security/spa/spa_faq.html , 5 pages.	<input type="checkbox"/>
	BM	Microsoft Computer Dictionary, 1997, Microsoft Press, Third Edition, page 372.	<input type="checkbox"/>
	BN	U.S. Patent Application 60/186,303 filed March 1, 2000	<input type="checkbox"/>

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